

In re:
Wilfredo Andujar, Jr.
Haley Rose Shermer
Debtors

Case No. 23-10882-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 05, 2024

User: admin
Form ID: 155

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Wilfredo Andujar, Jr., Haley Rose Shermer, 47 Colonial Circle, Aston, PA 19014-1759
14819202	Citadel Credit Union, Attn: Collections, 520 Eagleview Blvd, PA 19341
14771320	+ PENNYMAC LOAN SERVICES, LLC, C/O Michael Farrington, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14768793	+ Wilfredo Andujar Ramos, 4419 Houston Street, Brookhaven, PA 19015-1758

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14768763	Email/Text: bnc@trustamerifirst.com	Nov 06 2024 00:21:00	Amerifirst Home Improvement Finance, Attn: Bankruptcy, 11171 Mill Valley Rd, Omaha, NE 68154
14768761	+ Email/PDF: AffirmBKNotifications@resurgent.com	Nov 06 2024 01:17:46	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14819538	Email/PDF: resurgentbknotifications@resurgent.com	Nov 06 2024 00:25:43	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14817179	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 06 2024 00:24:29	Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14768762	+ Email/Text: ally@ebn.phinsolutions.com	Nov 06 2024 00:21:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
14768766	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 06 2024 00:24:21	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14768765	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 06 2024 00:24:56	Capital One, Attn: Bankruptcy, Po Box 31293, Salt Lake City, UT 84131-0293
14805822	+ Email/PDF: ebn_ais@aisinfo.com	Nov 06 2024 00:24:28	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14768767	+ Email/Text: ngisupport@radiusgs.com	Nov 06 2024 00:21:00	Central Credit Services, LLC, Attn: Bankruptcy, 9550 Regency Square Blvd, Ste 500 A, Jacksonville, FL 32225-8169
14768768	+ Email/Text: bankruptcycollections@citadelbanking.com	Nov 06 2024 00:21:00	Citadel FCU, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14768769	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 06 2024 00:21:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182789, Columbus, OH 43218-2789
14768770	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 06 2024 00:21:00	Comenity Bk/Ulta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14768771	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 06 2024 00:21:00	Comenity Capital, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
14768772	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

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		Nov 06 2024 00:21:00	Comenity/Big Lots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14768773	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 06 2024 00:21:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14768775	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 06 2024 00:21:00	ComenityCapital/Bosco, Attn: Bankruptcy, Po Box 182120, Columbus, OH 43218-2120
14768774	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 06 2024 00:21:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14768776	+ Email/PDF: creditonebknofications@resurgent.com	Nov 06 2024 00:24:56	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14768777	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 06 2024 00:24:28	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
14768778	+ Email/Text: bankruptcy@firstelectronic.com	Nov 06 2024 00:21:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
14768779	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 06 2024 00:21:00	Genesis Bankcard Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14768781	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 06 2024 00:21:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14768780	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 06 2024 00:21:00	Genesis Financial/Jared, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14768782	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Nov 06 2024 00:21:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
14910221	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 06 2024 00:21:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14817565	Email/PDF: resurgentbknofications@resurgent.com	Nov 06 2024 00:51:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14817178	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 06 2024 00:25:50	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14768783	+ Email/Text: Mercury@ebn.phinsolutions.com	Nov 06 2024 00:21:00	Mercury Card Services, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
14768784	+ Email/Text: Mercury@ebn.phinsolutions.com	Nov 06 2024 00:21:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
14820728	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 06 2024 00:21:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14768785	+ Email/Text: bnc@nordstrom.com	Nov 06 2024 00:21:30	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14768786	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 06 2024 01:28:30	Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
14819857	Email/Text: Bankruptcy.Notices@pnc.com	Nov 06 2024 00:21:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14768764	Email/Text: Bankruptcy.Notices@pnc.com	Nov 06 2024 00:21:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
14768787	+ Email/PDF: ebnotices@pnmac.com	Nov 06 2024 00:24:57	PennyMac Loan Services, LLC, Attn: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
14813549	+ Email/PDF: ebnotices@pnmac.com	Nov 06 2024 00:25:46	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14805547	Email/Text: bnc-quantum@quantum3group.com	Nov 06 2024 00:21:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
14821127	+ Email/PDF: ebn_ais@aisinfo.com		

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		Nov 06 2024 00:24:26	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14768955	^ MEBN		
		Nov 06 2024 00:00:48	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14768788	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Nov 06 2024 00:25:43	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14768789	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Nov 06 2024 00:51:35	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
14768790	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Nov 06 2024 01:28:41	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14820634	Email/Text: bncmail@w-legal.com		
		Nov 06 2024 00:21:00	TD BANK USA, N.A., C/O Weinstein & Riley, P.S., 1415 Western Ave. Suite 700, Seattle, WA 98101
14768791	+ Email/Text: bncmail@w-legal.com		
		Nov 06 2024 00:21:00	Target Nb, Attn: Bankruptcy, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14822486	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Nov 06 2024 00:21:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S 13TH ST, LINCOLN, NE 68508-1904
14768792	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Nov 06 2024 00:21:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2024 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net J100@ecfcbis.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	

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on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MARCIA Y. PHILLIPS

on behalf of Joint Debtor Haley Rose Shermer mphillips@recoverylawgroup.com

MARCIA Y. PHILLIPS

on behalf of Debtor Wilfredo Andujar Jr. mphillips@recoverylawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Wilfredo Andujar Jr.)	Case No. 23-10882-pmm
)	
Haley Rose Shermer)	Chapter: 13
)	
Debtor(s).)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: November 5, 2024

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court